# Case 23-18705-ABA Doc 1 Filed 10/04/23 Entered 10/04/23 14:27:22 Desc Main Document Page 1 of 20

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
DISTRICT OF NEW JERSEY	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this is an amended filing

# Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	Part 1: Identify Yourself								
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):						
1.	Your full name								
	Write the name that is on your government-issued picture identification (for example, your driver's	Andrea First name	First name						
	license or passport).	Middle name	Middle name						
	Bring your picture identification to your meeting with the trustee.	Anglin Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)						
2.	All other names you have used in the last 8 years Include your married or maiden names and any								
	assumed, trade names and doing business as names.  Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.	Andrea Walker							
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2068							

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Debtor 1 Andrea L Anglin Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Your Employer Identification Number (EIN), if any.	EIN	EIN		
5.	Where you live	2265 Horner Avenue	If Debtor 2 lives at a different address:		
		Pennsauken, NJ 08110  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Camden			
		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing	Check one:	Check one:		
	this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Debtor 1 Andrea L Anglin Case number (if known) Tell the Court About Your Bankruptcy Case 7. Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No. bankruptcy within the last 8 years? Yes. When District Camden, NJ 4/06/23 Case number 23-13483 District When 1/08/18 Case number Camden, NJ 18-26837 See Attachment When Case number District 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When District Case number, if known Debtor Relationship to you District When Case number, if known 11. Do you rent your No. residence? Has your landlord obtained an eviction judgment against you? ☐ Yes. No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as part of 

this bankruptcy petition.

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Debtor 1 Andrea L Anglin Case number (if known) Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. husiness? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to Chapter 11 of the proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or Bankruptcy Code, and you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, are you a small business cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. debtor or a debtor as § 1116(1)(B). defined by 11 U.S. C. § I am not filing under Chapter 11. No. 1182(1)? For a definition of small I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. business debtor, see 11 U.S.C. § 101(51D). I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and ☐ Yes. I do not choose to proceed under Subchapter V of Chapter 11. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I ☐ Yes. choose to proceed under Subchapter V of Chapter 11. Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention? For example, do you own perishable goods, or livestock that must be fed, Where is the property? or a building that needs urgent repairs? Number, Street, City, State & Zip Code

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Debtor 1 Andrea L Anglin Case number (if known)

Part 5: Explain Your Effort

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 ☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 Andrea L Anglin			Case nur	mber (if known)				
Par	6: Answer These Quest	ions for Re	eporting Purposes						
16.	What kind of debts do you have?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."						
			☐ No. Go to line 16b.						
			Yes. Go to line 17.						
		16b.		y business debts? Business debts are delinvestment or through the operation of the b					
			☐ No. Go to line 16c.						
			☐ Yes. Go to line 17.						
		16c.	State the type of debts yo	ou owe that are not consumer debts or busi	ness debts				
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chap	pter 7. Go to line 18.					
	Do you estimate that after any exempt property is excluded and	■ Yes.		I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expare paid that funds will be available to distribute to unsecured creditors?					
	administrative expenses		■ No						
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes						
18.	you estimate that you			□ 1,000-5,000 □ 5001-10,000	□ 25,001-50,000 □ 50,001-100,000				
	owe?	☐ 100-19 ☐ 200-99	· -	□ 10,001-25,000	☐ More than100,000				
19.			50,000 01 - \$100,000	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion				
	be worth?		01 - \$100,000 001 - \$500,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion				
			001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion				
20.	How much do you estimate your liabilities	□ \$0 - \$9		□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion				
	to be?		01 - \$100,000	☐ \$10,000,001 - \$50 million☐ \$50,000,001 - \$100 million	□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion				
			001 - \$500,000 001 - \$1 million	□ \$100,000,001 - \$100 million	☐ \$10,000,0001 - \$50 billion				
Par	:7: Sign Below								
For	you	I have ex	amined this petition, and I	declare under penalty of perjury that the in	formation provided is true and correct.				
				er 7, I am aware that I may proceed, if eligil he relief available under each chapter, and	ble, under Chapter 7, 11,12, or 13 of title 11, I choose to proceed under Chapter 7.				
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).									
		I request	relief in accordance with the	he chapter of title 11, United States Code, s	specified in this petition.				
		bankrupto and 3571	cy case can result in fines		ey or property by fraud in connection with a 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,				
		Andrea	L Anglin of Debtor 1	Signature of De	btor 2				
		Executed	on October 4, 2023 MM / DD / YYYY		MM / DD / YYYY				

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Debtor 1 Andrea L Anglin Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Georget	te Miller	Date	October 4, 2023
Signature of A	Attorney for Debtor		MM / DD / YYYY
Georgette I	Miller NJ-013162000		
Printed name			
Dilworth Pa	axson LLP		
Firm name			
1500 Marke	et Street		
Philadelphi	ia, PA 19102		
Number, Street, C	City, State & ZIP Code		
Contact phone	856-323-1100	Email address	
NJ-0131620	000 NJ		
Bar number & Sta	ite		

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Debtor 1 Andrea L Anglin Case number (if known)

Fill in this infor	mation to identify your	case:		
Debtor 1	Andrea L Anglin			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number (if known)				☐ Check if this is an

### FORM 101. VOLUNTARY PETITION

### **Prior Bankruptcy Cases Filed Attachment**

District	Case Number	Date Filed
Camden, NJ	23-13483	4/06/23
Camden, NJ	18-26837	1/08/18
Camden NJ	16-16620	4/06/16

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Fill in this inforr	mation to identify your	case and th	is filing	j:				
Debtor 1	Andrea L Anglin							
Debtor 2	First Name	Middle	Name		Last Name			
(Spouse, if filing)	First Name	Middle	Name		Last Name			
United States Ba	ankruptcy Court for the:	DISTRICT	OF NEV	V JERSEY				
Case number _					_			☐ Check if this is an amended filing
Schedul In each category, s think it fits best. B	e as complete and accura	e items. List a	e. If two	married peopl	an asset fits in more than one e are filing together, both are	equally resp	onsible for su	oplying correct
Answer every ques					e top of any additional pages	s, write your r	name and case	number (if known).
	ner Avenue  if available, or other description			Single-family				ims or exemptions. Put I claims on Schedule D:
				Condominium	Iti-unit building or cooperative	Creditors V	Vho Have Clain	ns Secured by Property.
Pennsauk	ken NJ 08 <sup>2</sup>	110-0000 ZIP Code		Manufactured Land Investment pr	or mobile home	Current va entire prop \$29		Current value of the portion you own? \$290,700.00
				Timeshare Other has an interes Debtor 1 only	t in the property? Check one	(such as fe	ee simple, tena e), if known.	our ownership interest incy by the entireties, or
Camden				Debtor 2 only				
County				Debtor 1 and At least one of	Debtor 2 only  f the debtors and another		t if this is com structions)	munity property
				information y erty identificat	ou wish to add about this ite ion number:	m, such as lo	cal	
2. Add the doll pages you h	lar value of the portion ave attached for Part	you own fo	r all of y numbe	our entries or here	from Part 1, including any	entries for	=>	\$290,700.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

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Debtor 1 Andrea L Anglin Case number (if known)

Deni	OI 1 _A	inurea L Ang	Jiii			
3. <b>Ca</b>	ırs, vans,	trucks, tracto	ors, sport utility ve	hicles, motorcycles		
	No					
	Yes					
					5	
3.1	Make:	Nissan		Who has an interest in the property? Check one	the amount of any sec	d claims or exemptions. Put cured claims on Schedule D:
	Model:	Altima		■ Debtor 1 only	Creditors Who Have 0	Claims Secured by Property.
	Year:	2015 nate mileage:	90000	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
		formation:	30000	☐ At least one of the debtors and another	entire property:	portion you own:
					40.000.0	
				☐ Check if this is community property (see instructions)	\$6,899.00	\$6,899.00
Exa	amples: B			d other recreational vehicles, other vehicles, and tercraft, fishing vessels, snowmobiles, motorcycle a		
				n for all of your entries from Part 2, including an that number here		\$6,899.00
			al and Household Ite			
Do y	ou own o	or have any le	gal or equitable in	terest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
E.		goods and fu Major appliand		, china, kitchenware		
-	Yes. De	scribe				
			Househhold go	ods		\$2,500.00
E:		Televisions an including cell p		eo, stereo, and digital equipment; computers, printen nedia players, games	rs, scanners; music colle	ections; electronic devices
		[	Housheold elec	tronics		\$1,000.00
E:	xamples:	other collection	igurines; paintings, ns, memorabilia, co	prints, or other artwork; books, pictures, or other art llectibles	objects; stamp, coin, or	baseball card collections;
E.	xamples:	musical instrui	raphic, exercise, ar	nd other hobby equipment; bicycles, pool tables, golf	f clubs, skis; canoes and	kayaks; carpentry tools;
I	<b>irearms</b> E <i>xamples</i> No	: Pistols, rifles,	shotguns, ammuni	tion, and related equipment		

Official Form 106A/B Schedule A/B: Property page 2

Doc 1 Filed 10/04/23 Entered 10/04/23 14:27:22 Case 23-18705-ABA Page 11 of 20 Document Debtor 1 Andrea L Anglin Case number (if known) ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... Used clothing \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ■ No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3,800.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ■ No ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... Checking and **Abco Credit Union** \$500.00 17.1. **Saving** 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

■ No

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## 29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

2022 Tax Refund

No

☐ Yes. Give specific information......

\$1,665.00

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■ No
□ Yes. Give specific information......

Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

Part 7:

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Case number (if known) Debtor 1 Andrea L Anglin 54. Add the dollar value of all of your entries from Part 7. Write that number here ..... \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$290,700.00 Part 2: Total vehicles, line 5 \$6,899.00 Part 3: Total personal and household items, line 15 \$3,800.00 57. Part 4: Total financial assets, line 36 \$32,165.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$42,864.00 62. \$42,864.00 Copy personal property total 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$333,564.00

Official Form 106A/B Schedule A/B: Property page 6

Afni, Inc. Attn: Bankruptcy Po Box 3427 Bloomington, IL 61702

Aspire Credit Card Attn: Bankruptcy Po Box 105555 Atlanta, GA 30348

Banana Republic Rewards/ Barclays ATTN: Bankruptcy Po Box 13337 Philadelphia, PA 19101-3337

Bank of America Po Box 5170 Simi Valley, CA 93062-5170

Carrington Mortgage Services Attn: Bankruptcy 1600 South Douglass Road, Stes 110 & 200 Anaheim, CA 92806

Cerulean Mastercard Po Box 3220 Buffalo, NY 14240

Chase Receivables PO Box 5209 Petaluma, CA 94955-5209

Citibank/Macys Po Box 6167 Sioux Falls, SD 57117-6167

CKS Financial Po Box 2856 Chesapeake, VA 23327-2856

Client Services Incorporated 3451 Harry S. Truman Blvd Saint Charles, MO 63301-4047

Collection Bureau Hudson Valley PO box 831 Newburgh, NY 12551-0831

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Comenity Bank/Ann Taylor Attn: Bankruptcy Po Box 182125 Columbus, OH 43218

Comenity Bank/Overstock Attn: Bankruptcy Po Box 182125 Columbus, OH 43218

Comenity Bank/Wayfair Attn: Bankruptcy Po Box 182125 Columbus, OH 43218

Comenity/Burlington Attn: Bankruptcy Po Box 182125 Columbus, OH 43218

Comenitybank/New York Attn: Bankruptcy Po Box 182125 Columbus, OH 43218

Country Door/Swiss Colony Attn:Bankruptcy 1112 Seventh Ave Monroe, WI 53566

Credit Collection Services Attn: Bankruptcy 725 Canton St Norwood, MA 02062 Credit Corp Solutions 121 W. Election Rd Suite 200 Draper, UT 84020

Dell Financial Services Attn: Bankruptcy P.O. Box 81577 Austin, TX 78708

Fingerhut Attn: Bankruptcy 6250 Ridgewood Road Saint Cloud, MN 56303

First Electronic Bank Attn: Bankruptcy Po Box 521271 Salt Lake City, UT 84152

First Premier Bank

First Premier Bank

Genesis FS Card Services Po Box 4477 Beaverton, OR 97076-4477

Kohls/Capital One Attn: Credit Administrator Po Box 3043 Milwaukee, WI 53201

Lanzi Burke and Associates LLC 449 Hurffville Crosskeys Rd Unit 2 Sewell, NJ 08080

Macys/fdsb Attn: Bankruptcy 9111 Duke Boulevard Mason, OH 45040 Midland Credit Management 350 Camino de la reina suite 100 San Diego, CA 92108

Midland Funding/Midland Credit Mgmt Attn: Bankruptcy
Po Box 939069
San Diego, CA 92193

Midnight Velvet Attn: Bankruptcy 1112 7th Avenue Monroe, WI 53566

Midnight Velvet/Swiss Colony Attn: Bankruptcy 1112 Seventh Ave Monroe, WI 53566

NCS Plus Incorporated 117 E. 24th Street 5th floor New York, NY 10010

Nissan Motor Acceptance Corp/Infiniti Attn: Bankruptcy Po Box 660360 Dallas, TX 75266

Nordstrom FSB Attn: Bankruptcy Po Box 6555 Englewood, CO 80155

Pennsauken Township 5605 N. Crecent Blvd Pennsauken, NJ 08110

PMT Solutions LLC 7100 Fort Dent Way Suite 210 Seattle, WA 98188

Radius Global Solutions LLC 7831 Glenroy Road Suite 250-A Minneapolis, MN 55439

Radius Global Solutions LLC 7831 Glenroy Road Suite 250-A Minneapolis, MN 55439

Resurgent Capital Services Attn: Bankruptcy Po Box 10497 Greenville, SC 29603

Rickart Collection Syystems Inc. 575 Milltown Road Po Box 7242 North Brunswick, NJ 08902

Seventh Ave Attn: Bankruptcy 1112 7th Avenue Monroe, WI 53566

Seventh Ave/Swiss Colony Inc. Attn: Bankruptcy 1112 7th Ave Monroe, WI 53566

Summit Collection Services NJ, LLC Po Box 306 Ho Ho Kus, NJ 07423

Transworld Systems Inc. 1105 Schrock Road Suite 300 Columbus, OH 43229

Verizon Verizon Wireless Bk Admin 500 Technology Dr Ste 550 Weldon Springs, MO 63304 Virtua Health 118 Lukens Drive New Castle, DE 19720